

Initial Escrow Account Disclosure Statement

Lender/Servicer

Navy Federal Credit Union
820 Follin Lane
Vienna, VA 22180
(888) 842-6328

Borrower

Matthew Bubenik
1401 N Riverside Dr
Pompano Beach, FL 33062

Date of Settlement: July 9, 2026

Property Address:

3012 E Baltimore St
Baltimore, MD 21224

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

Period	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Initial Deposit:				\$2,132.32
September, 2026	\$710.76	\$0.00		\$2,843.08
October, 2026	\$710.76	\$0.00		\$3,553.84
November, 2026	\$710.76	\$0.00		\$4,264.60
December, 2026	\$710.76	\$3,370.08	County Property Tax	\$1,605.28
January, 2027	\$710.76	\$0.00		\$2,316.04
February, 2027	\$710.76	\$0.00		\$3,026.80
March, 2027	\$710.76	\$0.00		\$3,737.56
April, 2027	\$710.76	\$0.00		\$4,448.32
May, 2027	\$710.76	\$0.00		\$5,159.08
June, 2027	\$710.76	\$0.00		\$5,869.84
July, 2027	\$710.76	\$1,789.00	Hazard Insurance	\$4,791.60
July, 2027	\$0.00	\$3,370.08	County Property Tax	\$1,421.52
August, 2027	\$710.76	\$0.00		\$2,132.28

(PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.)

Cushion selected by servicer: \$1,421.52

Your monthly mortgage payment for the coming year will be \$2,862.87, of which \$2,152.11 will be for principal and interest, and \$710.76 will go into your escrow account.

☐ The terms of your loan may result in changes to the principal and interest payments during the year.

